Claims

1.   A virtual wallet system comprising a locally residing wallet portion, an external server residing wallet portion and an interface between the locally residing wallet portion and the external server residing portion.

2.   The virtual wallet system of claim 1 wherein the wallet includes at least one of the following: payment mechanisms; identity authentication mechanisms; personal information; and electronic artifacts.

3.   The virtual wallet system of claim 2 wherein the payment mechanisms comprise one or more of the following: bank account information; credit account information; electronic currency; electronic checks and debit cards.

4.   The virtual wallet system of claim 2 wherein the identity authentication mechanisms comprise personal identification information and authentication information.

5.   The virtual wallet system of claim 2 wherein personal information comprises one or more of the following: name, home address, work address, home phone, work phone, emergency contact information, personal phone numbers and addresses, appointments and reminders, personal preferences and interests, and biometric information.

6.   The virtual wallet system of claim 5 wherein personal identification information comprises one or more of the following: name, home address, work address, home phone, work phone, emergency contact information, and biometric information.

7.   The virtual wallet system of claim 5 wherein authentication information comprises one or more of the following: certificates, access keys and biometric information.

26

8.   The virtual wallet system of claim 2 wherein the electronic artifacts comprise one or more of the following: loyalty credits, coupons, pictures, tokens and tickets.

9.   A system for electronic commerce utilizing a virtual wallet of claim 1.

10.   The virtual wallet system of claim 1 wherein the interface permits transfer of data between the locally residing wallet portion and the external server residing portion.

11.   The virtual wallet system of claim 1 wherein the external server residing portion includes a mirror of information contained on the locally residing wallet portion.

12.   The virtual wallet system of claim 1 wherein the external server residing portion includes applications and the locally residing wallet portion comprises connectors to the applications that reside on the external server residing portion.

13.   The virtual wallet system of claim 12 wherein the connectors comprise proxies for keys that identify an authorized user of the application.

add (a1)